

Details		Savings Accounts (NRE/NRO)	Current Accounts (NRE/NRO)	PINS [#] Savings / Current Accounts (NRE/NRO)	
Account Balance Maintenance	Average Quarterly Balance (AOB)	AOB is calculated by addition of End of Day balances for the financial quarter divided over the number of days in that quarter	Rs. 10,000	Rs. 25,000	Nil
	Account Balance Non-Maintenance Charge	Levied on a quarterly basis (if required AOB is not maintained)	Rs. 750 per Qtr	Rs. 1000 per Qtr	NA
ActivMoney	Two Way Sweep Out Threshold (definable by customer on the higher side)		Rs. 20,000	Rs. 50,000	NA
	Two way Sweep In Threshold		Rs. 10,000	Rs. 25,000	NA
Cheque Book	Personalised pre-carbonated At-par cheque book		Free	Free	Free
	Additional cheque book		Free	Free	Free
Cheque Collections	<u>Cheque Collections</u>				For eligible transactions only
	Branch locations		Free	Free	Free
	Out Station Branch locations		Free	Free	Free
	Out - Station Non-Branch locations		Rs. 2.50 per 1000 (Min Rs. 50; Max Rs. 5000)	Rs. 2.50 per 1000 (Min Rs. 50; Max Rs. 5000)	Rs. 2.50 per 1000 (Min Rs. 50; Max Rs. 5000)
	Foreign currency cheque / DD*		Free	Free	Free
	Correspondent bank charges		Actuals	Actuals	Actuals
	Cheque Purchase		0.5 / 1000 per Day	0.5 / 1000 per Day	0.5 / 1000 per Day
	<u>Cheque issued and returned</u>		300	300	300
	<u>Cheque deposited and returned</u>				
	Local & Outstation		300	300	300
	Foreign		Rs. 1000	Rs. 1000	Rs. 1000
<u>Cheque Stop payment instruction (individual / range)</u>		100	100	100	
Cards	<u>ATM cum Debit card (Fixed)</u>	Global VISA Debit Card (Accepted at more than 18000 ATMs in India; 1 Million ATMs across 221 countries worldwide; more than 1 Lakh merchant establishments in India & 30 Million worldwide!	Global Debit Card for NRE accounts Access India Debit Card for NRO accounts	Global Debit Card for NRE accounts Access India Debit Card for NRO accounts	Not Available (NA)

Details		Savings Accounts (NRE/NRO)	Current Accounts (NRE/NRO)	PINS# Savings / Current Accounts (NRE/NRO)	
	Issuance & Annual fees - Primary / Supplementary Card	Rs 100 from second year onwards	Rs 100 from second year onwards	NA	
	Issuance & Annual fees - Add on card -Available on NRO accounts only	NA for NRE Rs. 250 per year for NRO	NA for NRE Rs. 250 per year for NRO	NA	
Card Limit	Cash withdrawal limit/ POS limit per day	Limits can be fixed at a higher level based on your requirements simply by submitting Limit Modification Form at the branch! Rs. 25000- NRE Rs. 75000- NRO	Rs. 25000- NRE Rs. 75000- NRO	NA	
VISA Gold Debit Card is available on NRE Savings and Current accounts. This Card provides unlimited access, higher transaction limits and fuel surcharge waiver among other benefits. Visit www.kotak.com for more details and charges applicable to this card.					
Card Usage	Replacement of lost card		Rs 100	Rs. 100	NA
	Replacement of damaged card		Free	Free	NA
	Replacement of lost ATM PIN		Free	Free	NA
	PIN regeneration charge		Free	Free	NA
	<u>Card Usage</u>				
	Own ATMs in India	Withdraw Cash or make a Balance Enquiry from any VISA ATM in India absolutely FREE!	Free	Free	NA
	Other Partner Bank (HDFC) ATMs in India				NA
	Cash withdrawal		Free	Free	NA
	Balance Inquiry		Free	Free	NA
	Other VISA ATM's in India			NA	NA
	Cash withdrawal	More than 1 Million ATMs across 221 countries worldwide!	Free	Free	NA
	Balance Inquiry		Free	Free	NA
	Other Partner Bank's ATM outside India		NA for NRO	NA for NRO	NA
	Cash withdrawal* - Global Debit Card (NRE a/cs only)		INR 90	INR 90	NA
Balance Inquiry - Global Debit Card (NRE a/cs only)	INR 15		INR 15	NA	
Statements / Passbook	<u>Account statements</u>				
	Default frequency Online / Mail		Monthly Free	Monthly Free	Monthly Free
	Adhoc / Duplicate (branch)		100 for last 90 days	100 for last 90 days	100 for last 90 days
	Adhoc / Duplicate Charges levied per statement (Net Banking; ATM)		50 for last 90 days	50 for last 90 days	50 for last 90 days
	<u>Passbook (Only Savings Accounts) in lieu of Monthly physical statement</u>				
	Issuance		Free	NA	Free / NA
	Duplicate passbook		250	NA	250
	INR DD & BC Issuance Payable at Branch and Non Branch locations. Free limit is combined for DD, BC and NEFT (branch).		Free upto Rs. 5 lacs pa. Chrgs above limit: 0.25% min INR 50 max. INR 5000	Free upto Rs. 5 lacs pa. Chrgs above limit: 0.25% min INR 50 max. INR 5000	Not allowed for non-broker third party transactions. Free upto Rs. 5 lacs pa. Chrgs above limit: 0.25% min INR 50 max. INR 5000

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Remittances	Foreign currency DD Issuance*		Rs. 500	Rs. 500	Rs. 500 for eligible transactions
	DD / BC Cancellation / Revalidation - INR		100	100	100
	DD / BC Cancellation / Revalidation - Foreign Currency		500	500	500
	Inward Remittances*		Free	Free	Free
	Outward Wire transfer (foreign currency)*		Rs. 500	Rs. 500	Rs. 500 for eligible transactions
	Funds transfer (Branch /Net/ Own ATM)		Free	Free	Free at Branch. Not available on Net or ATM. Not available for third party transfers.
	NEFT (Net Banking)	Inter-bank Funds Transfers upto Rs. 1 Lakh/ day per txn!	Free	Free	Service Not Available
	NEFT Outward (physical instruction in branch) Max amount per txn is Rs. 2 crs	Need not worry if you do not have access to internet!	0.25 per 1000 (Min 250; Max 2500)	0.25 per 1000 (Min 250; Max 2500)	Not available for third party transfers
	RTGS Outward (Net enabled and physical instruction at branch)	Instant Funds Transfers (> Rs. 1 Lakh)	0.25 per 1000 (Min 250; Max 2500)	0.25 per 1000 (Min 250; Max 2500)	Not available for third party transfers
	Travellers Cheques				
Issuance commission*		1%	1%	Service Not Available	
TC Encashment charges*		0.30%	0.30%	Service Not Available	
Foreign currency Cash Deposit / Withdrawal*		Free	Free	Free	
Standing Instructions	<u>Standing Instructions</u>	At Branch/ Phone Banking/ Net Banking			
	Set up		Free	Free	Service Not Available
	Execution per instruction		Free	Free	Service Not Available
	Amendment / Failure in the standing instruction		25	25	Service Not Available
Certificates / Reports	<u>Certificates</u>				
	Current year balance & interest		Free	Free	Free
	Previous year balance & interest		Rs 100/certificate	Rs 100/certificate	Rs 100/certificate
	TDS certificate		Free	Free	Free
	Duplicate TDS certificate		Rs 100/certificate	Rs 100/certificate	Rs 100/certificate
	Signature verification		Free	Free	Free
	Credit confirmation		Free	Free	Free
	Account maintenance		Free	Free	Free
	Confidential reports		Free	Free	Free
	Photo attestation		Free	Free	Free
	Paid cheque record (< 1 yr)		Free	Free	Free
Paid cheque record (> 1 yr)		Rs 20/- per cheque	Rs 20/- per cheque	Rs 20/- per cheque	

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Alternate Channels	<u>Net Banking</u>	Get single window snapshot of all accounts held with Kotak Bank, view account details, transfer funds online, check interest & exchange rates, initiate SI, order a cheque book, book a Rupee TD, pay utility bills, report lost card or request a PIN change	Service is offered to all customers absolutely FREE!	Service is offered to all customers absolutely FREE!	View only Service is offered to all customers FREE. No transactions through KMB net banking
	<u>Multi-city Banking</u>		Free	Free	PINS accounts can be opened at Designated PINS branches only
	<u>Phone Banking</u>	Toll Free Calling Not Available	Service Available	Service Available	Service Not Available
	<u>Bill Pay</u>		Free	Free	Service Not Available
Other Charges	Cash Withdrawal (Non-home branch city)		Free	Free	Free
	Cash handling Charges on Current account- where deposits exceed the free limit		NA	2.50 per 1000	NA
	Temporary OD Charges (NRE a/cs OD is applicable upto Rs. 50,000 only for 2 weeks for specific purposes)		250	250	250
	Fund Transfer Returns / ECS Returns		300	300	300
	Tax Collection Charge		Free on Net Banking. Rs. 500/- at Branch	Free on Net Banking. Rs. 500/- at Branch	NA
	Account closure (within 6 months)		600	1000	600
#PINS= Portfolio Investment Account. Charges indicated in the GSC above are over and above PINS, demat and trading account charges.					
* Foreign Currency Conversion Charge which is an explicit charge of Rs.50 for Individual customers and Rs.100 for Non Individual customers along with a service tax of 12.36 % (as per current prevalent rates) is applicable to all transactions that involve Foreign Currency Conversion. This charge is applicable with retrospective effect from 16th May 2008 as per the CBDT circular in the Finance Act 2008.					
Note:	1) All charges mentioned above are exclusive of service tax and education cess, which is currently 12.36%. This rate is subject to change from time to time.				
	2) The features mentioned in this schedule are inclusive & not exhaustive. Kotak Mahindra Bank reserves the right to assess charges on transactions which are not covered by this schedule.				
	3) All charges are effective w.e.f. 1st July 2008. The above services if charged / free are subject to revision with prior intimation of 30 days to all account holders.				